

COMFORT

SEPTEMBER 1916

*The Key to Happiness and Success
in over a Million and a Quarter Homes*

Vol. XXVIII.

No. II.



Unbleached cotton Bedhangings and curtains



Bed covering and curtains of unbleached cotton with cretonne bands

Hangings of cotton cloth colored pink, Figure on bed spread of same

Dress and Curtains made of unbleached cotton with dotted muslin collar, cuffs, cap and apron.



Unbleached cotton was used for hangings in this sunny room giving great satisfaction



WHAT CAN BE DONE WITH COTTON CLOTH SEE ARTICLE
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Uncle Sam to Establish a Chain of Banks for the Special Benefit of the Farmers

DEMAGOGUES of various stripes have always succeeded in evoking some applause from mixed audiences by misrepresentation and denouncing the banks as instruments of oppression, financial vampires that suck the life-blood of commerce and industry. Those who believed them imagined that the country would be better off without banks. At times they made much of the farmers have received little direct benefit from the banks. But the farmers have learned that business can not prosper without adequate banking facilities, especially as a means of providing capital, and they have discovered that farming is a business which requires the aid of banks as much as does any other mercantile or industrial undertaking. And so, instead of denouncing the banks that are not adapted to their financial requirements, they are demanding and are to have a new kind of National banks instituted for the special purpose of furnishing them with the capital needed to carry on farming to better advantage.

In fact we are not a bank oppressed people but are actually suffering from the need of more banks. To state it more exactly, although we have National banks, State banks and trust companies, savings banks and loan and building associations, know in some localities as cooperative banks, and each class answers the purpose for which it was designed, we need yet another class of banks to serve the agricultural interests as the National and State banks and trust companies serve the mercantile and manufacturing interests.

The primary function of a bank of any kind is to gather for its depositors money, that otherwise would be idle, and by loaning it to those who need it for carrying on or expanding their business enterprises, thus promoting the prosperity of the community. Savings banks, being investment institutions, invest their surplus mostly in public securities and corporation stocks and bonds, and in that way help on the development of the country; they do make an occasional loan on real estate security but are inclined to look askance at farm mortgages. The loan and building associations make a specialty of loaning on real estate for the purpose of helping the people to buy and own their homes, but they operate chiefly in the cities and large towns and are not much help to the farmers. National and State banks, the latter usually called trust companies, are designed to finance the mercantile interests, and, being obliged to stand ready to pay their depositors at any time on demand, loan their money to business men and corporations on short time or demand notes and can not accommodate the farmer who wants a long time loan.

Most business, even the biggest, is largely dependent on borrowed capital, and farming is no exception. Yet the farmers are the only business class that had no moneyed institutions for their financial benefit and so, when forced to borrow capital, they were at the mercy of private money lenders, and share the interest which exacted exorbitant interest rates. But this condition will cease to exist six months hence when the government puts in operation the Farm Loan Associations and Federal Land Banks recently authorized by Congress, provided the farmers are alert to avail themselves of the benefits of this important and much needed piece of legislation.

Federal Land Banks and Farm Loans

THE act of Congress, above mentioned, divides the country into twelve districts and provides for the establishment of a Federal Land Bank in each district. Each Federal Land Bank must have a capital stock of at least \$750,000 before it begins business. The people will be permitted to subscribe for and own this

stock, but if not wholly subscribed within thirty days after the opportunity is offered, the Secretary of the Treasury, in behalf of the U. S. government, will subscribe for the balance to provide the lacking funds to bring the capital up to the requisite \$750,000. This stock should be a good investment for the people as it is expected to pay dividends to the owners out of the earnings of the bank.

Each bank will start business with a paid in capital of \$750,000 to loan to farmers within its district, but, as this is by far too small a sum to meet the requirements of rural credits, one twelfth part of the United States, the bank is authorized to increase its funds, as required, by issuing and selling farm mortgage bonds up to twenty times its original capital. Thus when its original capital is loaned out on farm mortgages, it may issue and sell to the public an equal amount of bonds secured by the farm mortgages. The proceeds may be loaned out on other farm mortgages and another series of bonds issued and sold, and the process may be repeated until the bank has sold bonds and loaned money on its capital stock to twenty times its capital stock. This would give each bank \$15,000,000 and the entire twelve a total of \$180,000,000 to loan on first mortgages of farms. These bonds will bear interest at not over five per cent, will be tax exempt, and although their payment is not guaranteed by the government they will be secured by farm mortgages besides being the direct obligation and will undoubtedly find a ready market as a safe and attractive investment.

The Federal Land Banks will loan to farmers in sums of not less than one hundred nor more than ten thousand dollars in any one loan for the purpose of buying and farming land, improving farm property, or to buy live stock, fertilizer, farm machinery and other equipment. The interest rate will not exceed six per cent, and the rate of payment must be not less than five nor more than forty years, and may be on the installment plan.

With only twelve Federal Land Banks in the United States it would be very inconvenient to the farmers if the farmers had to get their loans directly from these banks. To obviate this difficulty the law provides for the chartering of National Farm Loan Associations to consist of ten owners of farm lands in any locality where an aggregate of at least \$20,000 of farm loans is required. The Federal Land Banks will make their loans through these local organizations which will examine the properties offered as security and pass on the loans. In places which have no Farm Loan Associations loans will be made through local agencies and local banks and trust companies. In all the cases mentioned the money will come from the Federal Land Bank and the entire system will be under the supervision and control of the National Farm Loan Board appointed by the President. The law also authorizes the chartering of Joint Stock Land Banks with a capital of not less than \$250,000 each for the purpose of loaning their own funds on farm mortgages. These banks will not be furnished with money by the Federal Land Banks but will be permitted to issue Farm Mortgage Bonds to fifteen times the amount of their capital stock and will be under the supervision of the National Farm Loan Board.

It is to be noted that the Federal Land Banks to the number of twelve and no more, will be instituted by the government in any event and that the requisite capital will be furnished by the U. S. treasury unless they see fit to subscribe it. But the establishment of Joint Stock Land Banks is left entirely to private enterprise and initiative, and there is no limit to the number that may be chartered. The people in any locality can obtain a check and start a Joint Stock Land Bank of their own, provided they have the necessary \$250,000 capital. Here is an opportunity for wealthy farmers and small-town capitalists to en-

gage in banking of a kind for which they should be especially qualified by their experience and knowledge of farm values.

The farmers have been badly handicapped by lack of capital to improve stock, equip and operate their properties and by having to pay excessive interest rates, but it will be their own fault if, in the future, they suffer these hardships through failure to cooperate with the government in starting and extending the service of the land banks and farm loan associations as the merchants and manufacturers have in organizing National banks for their benefit.

Prices Still Soaring

DESTRUTION has outrun production in consequence of the world having been at war for the last two years, and by thus suffering our share of the calamity to the extent of higher prices for everything and deprivation of many things that have become exceedingly scarce, some even to the degree of being unobtainable at any price. Week by week the condition becomes more bleak, the supply of one article after another diminishes to the vanishing point and prices in general keep advancing and will continue to do so as long as the war lasts. Unfortunately the end of the conflict is not yet in sight and we must expect still higher prices this fall and coming winter, so that we are justified in repeating our advice that it will be prudent and economical to stock up early this season.

The dealers are having a hard time. High prices cut down their sales and dissatisfy their customers who assume that the dealers are profiteering while in fact they are making less than at the old prices when their goods cost them less. Competition is sharp and in their efforts to hold their trade and satisfy their customers they have sacrificed a part of their profit by refraining from putting their prices up in proportion to the increase in cost. What we stated in last month's issue as to higher cost of dress-goods and clothing applies equally to furniture and other goods. Even our ink and paper on which this magazine is printed cost much more than a year ago.

The Infantile Paralysis Plague

AN epidemic of that dread destroyer infantile paralysis, broke out in the tenement district of New York City about a month ago. It spread with unprecedented rapidity and is still raging with unabated fury despite the best efforts of the health officers. A large proportion of the cases terminate fatally and many of its victims who survive are left in such crippled condition that death would have been a preferable result. There is no known remedy or curative treatment for it and the U. S. Health Department has issued a recent bulletin warning the public against being swindled by any person offering a pretended remedy for infantile paralysis.

Prevention by quarantine and other sanitary precautions is the only effective protection. This disease is very contagious, a patient while suffering an attack of it should be as strictly quarantined as a case of scarlet fever or diphtheria, and the same care should be taken to disinfect everything that comes from an afflicted person, especially the secretions from the nose and mouth. The disease may be carried in the clothes of the patient or of persons who come in contact with him, also by flies. The utmost cleanliness is indispensable. Young children are most susceptible to the disease but it also attacks persons of all ages. This epidemic has already spread to a number of places outside New York and it is feared that it will overrun the entire country unless the most careful measures are adopted everywhere to prevent such a disaster.

COMFORT'S EDITOR.

COMFORT, PUBLISHED MONTHLY BY W. H. GANNETT, PUB. INC., AT AUGUSTA, MAINE.

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The World's Most Powerful Low Priced Car

Announcing the New Series

31½
Horsepower

75-B

Overland

\$635
Roadster \$620

This newest Overland is the world's most powerful low-priced car.

It has a 31½ horsepower en bloc motor that is a perfect marvel for speed, power and endurance

By increasing the bore of the motor from 3¼" to 3½" we are able to offer a power plant which at 1950 K. P. M. develops full 31½ horsepower.

Tests under every condition in all parts of the country demonstrate that it easily develops better than 50 miles per hour on the road.

Speed of course varies under different conditions, but in practically every instance it has been getting fifty miles per hour and with ease.

We have scores of telegrams showing that eighteen to twenty-five miles per gallon of gasoline is not unusual.

The performance of this car is almost beyond belief.

Take any other low-priced car on the market. Pit it against this new Overland. Compare them for sheer speed, for abundance of power, for riding comfort and economy and you'll find this car is the only thing else clean off the boards.

That's a strong statement, but a fact nevertheless.

Try it yourself and see.

Here are more important facts.

It has four-inch tires which are more than generous for a car of this size.

Not only has it a large and roomy body, but it has an attractive, up-to-date streamline body

It has the latest and most improved system of ignition.

It has the cantilever springs—the easiest riding springs in the world.

4 cylinder en bloc motor
3½" bore x 5" stroke
104-inch wheelbase
4-inch tires
Cantilever rear springs
Streamline body

Electric starter
Electric lights
Magnetic speedometer
Complete equipment
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Roadster \$620.

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From a driving standpoint, the new car is ideal. It's light, easy to handle and anyone can drive it.

Take one look and be convinced.

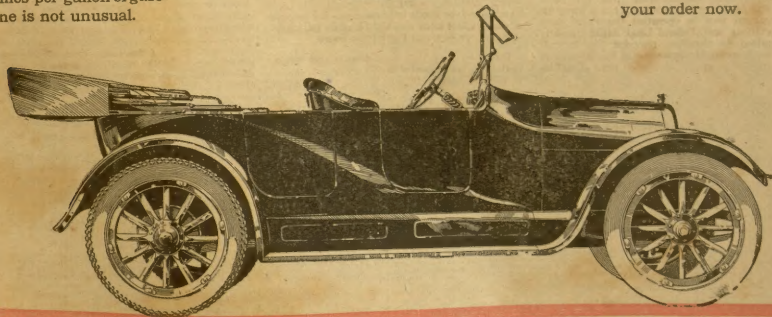
And mark these words—the car is destined to be regarded and referred to as one of the really great achievements of the great automobile industry.

Yet it only goes to prove how big production can cut cost and save you money.

First come, first served. See the nearest Overland dealer and place your order now.

Catalogue on request. Please address Dept. 611

The Willys-Overland Company
Toledo, Ohio



The Little Marplot

By Mrs. Georgie Sheldon



She paused a moment to straighten out her writing materials.

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CHAPTER XXVIII.

A MISTAKE RECKONED.

Ruth had been located at Haselwood Heights only a week when something very strange happened to her. It was a Friday, stormy evening, and she was sitting alone in the great library, thinking of various things.

Sometimes she could not make up her mind to write, and sometimes she would write, and then she would stop, and then she would write again. She was sitting alone in the great library, thinking of various things.

Her only companion, in the lower portion of the house, was her dog, who was sitting in the corner. She had also been reading again that strange history which her mother had written out, regarding her connection with the bewitchers of Derbyshire, England, and wondering what eventually became of the great estate that Sir Neil Haselwood had left.

She was sitting alone in the great library, thinking of various things. She was sitting alone in the great library, thinking of various things. She was sitting alone in the great library, thinking of various things.

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The revolver dropped from his grasp

brought it down with all her strength upon his

The revolver dropped from his grasp, exploding as it struck the floor. Ruth, who was sitting alone in the great library, thinking of various things, was sitting alone in the great library, thinking of various things.

With the stem of the cane still in her hand, she had been in the great library, thinking of various things. She was sitting alone in the great library, thinking of various things.

"Don't say," she cried, as the two men responded: "there is a rubber here, though I can't see it. For the moment, you can only see it for keep guard, while Ann goes back to the stable, to get to hand him."

The coachman entered the room with the stable hand, while his companion took back to the stable. She was sitting alone in the great library, thinking of various things.

It was a large estate, somewhat remote from the city, and it was situated in a beautiful spot. She was sitting alone in the great library, thinking of various things.

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Why wonder of wonder? One cried, with a violent start.

Why wonder of wonder? One cried, with a violent start. She was sitting alone in the great library, thinking of various things.

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whole lower half of the cane having been closely packed with the valuable stones, which had been wrapped separately in tissue paper, to prevent their rattling in the case. She could scarcely realize the evidence of her own senses! Her discovery seemed almost too extraordinary to be true. She was sitting alone in the great library, thinking of various things.

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September, 1926.

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"Let me save you money by sending you my article pictured and described in this advertisement to examine, use, try out and enjoy for thirty days. I KNOW you will be satisfied. If you are not THOROUGHLY pleased, you can, within thirty days, return the article. And you will be out one penny because I will send back your first payment and pay all freight charges." Look at the articles pictured below, read descriptions and note the very easy terms. Can you think of a better way to buy home furnishings? It is simply WONDERFUL.

Everything for Your Home

Bargain Prices—Pay on Easy Terms

Try This Kitchen Cabinet 30 Days

30 Days' Home Trial

Try This Kitchen Cabinet 30 Days

Try This Kitchen Cabinet 30 Days

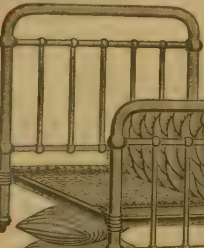


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Send only 50c with order

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Try this beautiful Kitchen Cabinet for thirty days. It is made of the finest materials and is a true work of art. If you are not satisfied, return it for a full refund. No. E2829, price \$18.45. Terms: 50c cash with order, balance 50c monthly.



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50c \$10.95 monthly

Try this beautiful Kitchen Cabinet for thirty days. It is made of the finest materials and is a true work of art. If you are not satisfied, return it for a full refund. No. E2829, price \$18.45. Terms: 50c cash with order, balance 50c monthly.

A Full Size, Complete Iron Bed Outfit \$10.45
Bed, Spring, Mattress and Pillows

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